

REMARKS

Claims 23, 36 and 37 have been amended. No claims have been added or canceled. Accordingly, claims 23-40 are currently pending in the application.

Request for Interview

The undersigned has previously requested the Examiner for an interview during the prosecution of this application, but has not yet been granted an interview. In particular, the undersigned requested an interview prior to a first Office Action following the filing of a Request for Continued Examination (RCE) on September 13, 2003. However, the Examiner indicated that he preferred to send out a First Office Action prior to the conducting of such interview, which was agreed to by the undersigned. A first Office Action has been issued, and Applicants would now like the Examiner to conduct an interview with the undersigned prior to issuing a subsequent Office Action as previously agreed. If the Examiner concludes that any subsequent Office Action will be a Notice of Allowance, such interview will not be necessary.

35 U.S.C. §103

Claims 23-26 and 38 stand rejected under 35 USC 103(a) as being anticipated by Jones et al in view of Bracht1 et al.

Claims 27-35 and 39-40 stand rejected under 35 USC 103(a) as being anticipated by Jones et al in view of Bracht1 et al and further in view of Benton. Claims 36 and 37 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Jones et al in view of Benton. These rejections are traversed as follows.

Although Applicants maintain that the previously pending claims patentably define the present invention over the cited art, these claims have nonetheless been amended to further clarify the present invention and to avoid any misunderstanding as to their scope. The pending claims clearly recite that their switching circuit switches between a first and second path, the first path connecting a first external device and the communication circuit while being disconnected from said data processor, and that the second path connects the data processor and communications circuit for transferring electronic money data while being disconnected from the first external device. The claims also specify that the control circuit controls the switching circuit to switch from the first path to the second path thereby disconnecting the first external device, at a time of transaction of electronic money information. Although the

patentability of these claims is self-evident, Applicants provide the following comments with respect to the cited references.

Jones et al (U.S. Patent No. 5,623,547) has been discussed in previously filed remarks. Jones et al simply disclose a value transfer system which allows value to be transferred between electronic purses. Jones et al disclose a system in which terminals 5 having card readers 9 are selectively connected by telephone to bank computers 1, 2 and 3. The terminals 5 may be home computers and each of the bank computers 1, 2 and 3 has a bulk purse 1c, 2c and 3c, as shown in Fig. 1 and disclosed at column 5, lines 31-55. Therefore, as previously argued, terminal 5, at best, corresponds to a personal computer (first external device) of the present invention. Bank computers 1, 2 and 3, at best, correspond to the host apparatus (second external device) of the present invention. Therefore, the only thing that is taught by Jones et al is that each and every communication that is conducted including electronic money data is executed through a single terminal 5 which corresponds to the first external device of the present invention.

Therefore, Jones et al clearly do not disclose a first path connecting a first external device and a communication circuit while disconnecting from a data processor. In

addition, Jones et al clearly do not disclose a second path connecting a data processor and a communications circuit for transferring electronic money data while disconnecting from the first external device.

In addition to the deficiencies mentioned above, and as admitted by the Examiner, Jones et al fails to teach a control circuit which controls a data processor to switch from a first path to a second path at a time of transaction of electronic money. The Examiner relies upon Bracht et al (U.S. Patent No. 4,755,940) for allegedly teaching this claimed limitation. Applicants respectfully disagree with the Examiner's contention that this attempted combination of references renders the pending claims unpatentable.

Bracht et al disclose a store controller 16 that is connected directly to each store's EFT (electronic funds transfer) transaction terminals 18 which have an interface including power and input-output means for communicating with a portable microprocessor 20 contained on a personal identity card issued by one of card issue agencies (see column 6, lines 20-29). The store controller 16 may also be directly connected with the retailer's own data processing center. Thus, Bracht et al's store controller 16 switches a path from a PSS (packet switched communication network) 12, to an EFT 18 which is connected to a portable microprocessor 20, or to a

retailer's DP System 22 as shown in Fig. 1. As such, the switching taught by Bracht1 et al is merely switching a card for authentication in accordance with the need to use retail terminals, etc.. Therefore, the attempted combination of Jones et al and Bracht1 et al fail to raise *prima facie* case of unpatentability.

The present invention can clearly be distinguished from the disclosure of Bracht1 et al in the following two points:

(1) The alternative connection of a data processor and a first external device. Under this scenario, the first path and second path are selectively switched under the concept of disconnecting from a data processor when a first external device is connected and disconnecting from the first external device when the data processor is connected at the time of transacting electronic money. This insulates the electronic money information from the first external device and communication of electronic money data can be securely separated from general communication of a personal computer through the first path. This guarantees high security in protecting private information from falsification, wiretapping, etc.

(2) Switching at a time of transacting electronic money. The alternative connection of a data processor and a first external device is based upon the detection of the time when



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transaction of electronic money will occur, as illustrated by way of example, at step 402 in Figs. 4 and 7 of the present application.

These two points are neither realized nor suggested by any combination of the cited references. As such, it is submitted that the pending claims patentably define the present invention over the cited art.

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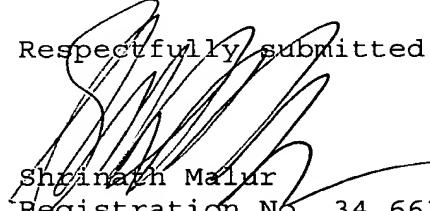
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Conclusion

GROUP 3600

In view of the foregoing amendments and remarks, Applicants contend that the above-identified application is now in condition for allowance. Applicants also once again reiterate their request that the Examiner conduct an interview with the undersigned prior to the issuance of a subsequent Office Action. Accordingly, reconsideration and reexamination are respectfully requested.

Respectfully submitted,


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